



QUESTION 1

How do I know if my personal information is at risk?

Answer:

If you received a letter, dated October 31, 2008, from the North Carolina Division of Aging and Adult Services' Director Dennis Streets encouraging you to contact the credit reporting agencies, then this fact sheet is for you.

If you got a letter dated November 4, 2008 that only told you to be aware of potential scams and it did not ask you to contact anyone, this fact sheet does NOT apply to you.

QUESTION 2

What happened to put my personal information at risk?

Answer:

During a required trip to Atlanta on October 25th, an employee of the State Division of Aging and Adult Services had a state-owned laptop computer stolen. The laptop was password protected but did contain files with clients' personal information including name, address, phone, and 9-digit Social Security numbers.

QUESTION 3

Once the laptop computer disappeared, what happened?

Answer:

The employee immediately checked lost and found, contacted the police and contacted their supervisor in Raleigh. The Division is continuing to work with the State Bureau of Investigation (SBI) and the Atlanta Police Department to find the stolen computer.

QUESTION 4

What has the Division done to help protect me from identity theft?

Answer:

On Friday, November 14, the Division arranged a credit fraud alert for clients whose information was put at risk from the stolen computer. The alert was arranged with TransUnion, one of the three national credit reporting agencies, and it will also apply to the other two agencies—Equifax and Experian.

The fraud alert will last 90 days and will let creditors know that the Fair Credit Reporting Act may require them

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to contact you before an account can be opened or modified. You will receive a written verification of the fraud alert from TransUnion, allowing you also to request a free credit report. In addition, you can renew the initial 90-day coverage for free.

QUESTION 5

What happens if I had already placed a fraud alert on my credit information?

Answer:

If you have already contacted the credit reporting agencies to request a fraud alert be placed on your record, then this blanket alert will extend your request by a few days or weeks, depending on when it was initially placed on your record.

QUESTION 6

Can I continue the fraud alert beyond 90 days?

Answer:

Yes, the alert can be continued, but
you must call and request that this
happen. Please write down the date
you called and put that information
where you will see it so that if you
choose to do so, you can continue the
alert for as long as you want. But you
must renew near the end of each 90
day period.

OUESTION 7

Will this fraud alert be placed on my name if I have never established credit?

Answer:

Yes, if TransUnion determines that you do not have a credit history they will send you a letter that asks you to provide proof of your address and a copy of your social security card. If you do not have your original social security card you can go to your Social Security Administration office and request a NUMIDENT copy of your number. You will send that information back to TransUnion and they will "flag" your number should you or anyone else attempt to establish credit using your Social Security number.

QUESTION 8

Where can I find out more information?

Answer:

If you have questions, call the DHHS CARE-LINE, Information and Referral Service at 1-800-662-7030 (English/Espanol) or TTY for the hearing impaired at 1-877-452-2514. The CARE-LINE is open 24 hours a day, seven days a week, including state holidays.



